Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	0-20	\$209.53	\$217.88	\$267.71	\$8.35	3.99%	\$49.83	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	21	\$338.22	\$351.70	\$432.13	\$13.48	3.99%	\$80.43	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	22	\$338.22	\$351.70	\$432.13	\$13.48	3.99%	\$80.43	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	23	\$338.22	\$351.70	\$432.13	\$13.48	3.99%	\$80.43	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	24	\$338.22	\$351.70	\$432.13	\$13.48	3.99%	\$80.43	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	25	\$339.57	\$353.10	\$433.86	\$13.53	3.98%	\$80.76	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	26	\$346.34	\$360.14	\$442.50	\$13.80	3.98%	\$82.36	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	27	\$354.45	\$368.58	\$452.88	\$14.13	3.99%	\$84.30	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	28	\$367.64	\$382.30	\$469.73	\$14.66	3.99%	\$87.43	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	29	\$378.47	\$393.55	\$483.55	\$15.08	3.98%	\$90.00	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	30	\$383.88	\$399.18	\$490.46	\$15.30	3.99%	\$91.28	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	31	\$392.00	\$407.62	\$500.84	\$15.62	3.98%	\$93.22	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	32	\$400.11	\$416.06	\$511.21	\$15.95	3.99%	\$95.15	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	33	\$405.19	\$421.33	\$517.69	\$16.14	3.98%	\$96.36	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	34	\$410.60	\$426.96	\$524.61	\$16.36	3.98%	\$97.65	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	35	\$413.30	\$429.77	\$528.06	\$16.47	3.98%	\$98.29	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	36	\$416.01	\$432.59	\$531.52	\$16.58	3.99%	\$98.93	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	37	\$418.72	\$435.40	\$534.98	\$16.68	3.98%	\$99.58	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	38	\$421.42	\$438.22	\$538.43	\$16.80	3.99%	\$100.21	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	39	\$426.83	\$443.84	\$545.35	\$17.01	3.99%	\$101.51	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	40	\$463.87	\$482.36	\$592.67	\$18.49	3.99%	\$110.31	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	41	\$474.73	\$493.65	\$606.55	\$18.92	3.99%	\$112.90	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	42	\$486.18	\$505.55	\$621.17	\$19.37	3.98%	\$115.62	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	43	\$501.95	\$521.95	\$641.32	\$20.00	3.98%	\$119.37	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	44	\$521.82	\$542.61	\$666.70	\$20.79	3.98%	\$124.09	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	45	\$545.57	\$567.31	\$697.05	\$21.74	3.98%	\$129.74	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	46	\$574.15	\$597.03	\$733.57	\$22.88	3.99%	\$136.54	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	47	\$607.03	\$631.22	·	\$24.19	3.98%	\$144.36	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	48	\$645.24	\$670.96	\$824.40	\$25.72	3.99%	\$153.44	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	49	\$685.08	\$712.39	\$875.30	\$27.31	3.99%	\$162.91	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	50	\$721.92	\$750.70	\$922.38	\$28.78	3.99%	\$171.68	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	51	\$753.86	\$783.90	\$963.18	\$30.04	3.98%	\$179.28	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	52	\$789.02	\$820.47	\$1,008.10	\$31.45	3.99%	\$187.63	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	53	\$824.60	\$857.46	' '	\$32.86	3.98%	\$196.09	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	54	\$863.00	\$897.39	\$1,102.61	\$34.39	3.98%	\$205.22	22.87%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	55	\$901.40	\$937.32	\$1,151.68	\$35.92	3.98%	\$214.36	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	56	\$943.03	\$980.61	\$1,204.87	\$37.58	3.99%	\$224.26	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	57	\$985.07	\$1,024.32	\$1,258.58	\$39.25	3.98%	\$234.26	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	58	\$1,013.83	\$1,070.98	\$1,315.91	\$57.15	5.64%	\$244.93	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	59	\$1,013.83	\$1,094.10	\$1,344.32	\$80.27	7.92%	\$250.22	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	60	\$1,013.83	\$1,140.75	\$1,401.65	\$126.92	12.52%	\$260.90	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	61	\$1,013.83	\$1,181.10	\$1,451.22	\$167.27	16.50%	\$270.12	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	62	\$1,013.83	\$1,207.59	\$1,483.76	\$193.76	19.11%	\$276.17	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	63	\$1,013.83	\$1,240.79	\$1,524.55	\$226.96	22.39%	\$283.76	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	64	\$1,013.83	\$1,260.97	\$1,549.34	\$247.14	24.38%	\$288.37	22.87%
76168DE0410004	Shared Cost Blue EPO 300 (Platinum)	Platinum	65 and over	\$1,013.83	\$1,260.97	\$1,549.34	\$247.14	24.38%	\$288.37	22.87%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	0-20	\$178.47	\$185.58	\$222.88	\$7.11	3.98%	\$37.30	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	21	\$288.08	\$299.56	\$359.76	\$11.48	3.99%	\$60.20	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	22	\$288.08	\$299.56	\$359.76	\$11.48	3.99%	\$60.20	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	23	\$288.08	\$299.56	\$359.76	\$11.48	3.99%	\$60.20	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	24	\$288.08	\$299.56	\$359.76	\$11.48	3.99%	\$60.20	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	25	\$289.23	\$300.75	\$361.20	\$11.52	3.98%	\$60.45	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	26	\$294.99	\$306.75	\$368.40	\$11.76	3.99%	\$61.65	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	27	\$301.90	\$313.93	\$377.04	\$12.03	3.98%	\$63.11	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	28	\$313.14	\$325.62	\$391.07	\$12.48	3.99%	\$65.45	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	29	\$322.36	\$335.20	\$402.58	\$12.84	3.98%	\$67.38	
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	30	\$326.97	\$340.00	\$408.33	\$13.03	3.99%	\$68.33	
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	31	\$333.88	\$347.19	\$416.97	\$13.31	3.99%	\$69.78	
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	32	\$340.79	\$354.38	\$425.60	\$13.59	3.99%	\$71.22	
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	33	\$345.12	\$358.87	\$431.00	\$13.75	3.98%	\$72.13	
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	34	\$349.72	\$363.66	\$436.75	\$13.94	3.99%	\$73.09	
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	35	\$352.03	\$366.06	\$439.63	\$14.03	3.99%	\$73.57	
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	36	\$354.33	\$368.45	\$442.51	\$14.12	3.98%	\$74.06	
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	37	\$356.64	\$370.85	\$445.39	\$14.21	3.98%	\$74.54	
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	38	\$358.94	\$373.25	\$448.26	\$14.31	3.99%	\$75.01	
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	39	\$363.55	\$378.04	\$454.02	\$14.49	3.99%	\$75.98	
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	40	\$395.10	\$410.85	\$493.43	\$15.75	3.99%	\$82.58	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	41	\$404.35	\$420.46	\$504.97	\$16.11	3.98%	\$84.51	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	42	\$414.10	\$430.60	\$517.15	\$16.50	3.98%	\$86.55	20.10%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	43	\$427.53	\$444.57	\$533.92	\$17.04	3.99%	\$89.35	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	44	\$444.45	\$462.17	\$555.05	\$17.72	3.99%	\$92.88	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	45	\$464.68	\$483.20	\$580.32	\$18.52	3.99%	\$97.12	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	46	\$489.03	\$508.52	\$610.73	\$19.49	3.99%	\$102.21	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	47	\$517.03	\$537.64	\$645.70	\$20.61	3.99%	\$108.06	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	48	\$549.58	\$571.48	\$686.35	\$21.90	3.98%	\$114.87	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	49	\$583.52	\$606.77	\$728.73	\$23.25	3.98%	\$121.96	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	50	\$614.90	\$639.40	\$767.92	\$24.50	3.98%	\$128.52	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	51	\$642.09	\$667.68	\$801.89	\$25.59	3.99%	\$134.21	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	52	\$672.05	\$698.83	\$839.28	\$26.78	3.98%	\$140.45	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	53	\$702.34	\$730.33	\$877.12	\$27.99	3.99%	\$146.79	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	54	\$735.05	\$764.34	\$917.97	\$29.29	3.98%	\$153.63	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	55	\$767.76	\$798.35	\$958.82	\$30.59	3.98%	\$160.47	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	56	\$803.22	\$835.23	\$1,003.10	\$32.01	3.99%	\$167.87	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	57	\$839.03	\$872.46	\$1,047.82	\$33.43	3.98%	\$175.36	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	58	\$863.53	\$912.20	\$1,095.54	\$48.67	5.64%	\$183.34	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	59	\$863.53	\$931.89	\$1,119.20	\$68.36	7.92%	\$187.31	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	60	\$863.53	\$971.63	\$1,166.92	\$108.10	12.52%	\$195.29	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	61	\$863.53	\$1,006.00	\$1,208.19	\$142.47	16.50%	\$202.19	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	62	\$863.53	\$1,028.55	\$1,235.28	\$165.02	19.11%	\$206.73	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	63	\$863.53	\$1,056.83	\$1,269.25	\$193.30	22.38%	\$212.42	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	64	\$863.53	\$1,074.02	\$1,289.89	\$210.49	24.38%	\$215.87	20.10%
76168DE0410002	Shared Cost Blue EPO 0 (Gold)	Gold	65 and over	\$863.53	\$1,074.02	\$1,289.89	\$210.49	24.38%	\$215.87	20.10%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	0-20	\$178.03	\$185.12	\$220.43	\$7.09	3.98%	\$35.31	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	21	\$287.37	\$298.82	\$355.81	\$11.45	3.98%	\$56.99	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	22	\$287.37	\$298.82	\$355.81	\$11.45	3.98%	\$56.99	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	23	\$287.37	\$298.82	\$355.81	\$11.45	3.98%	\$56.99	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	24	\$287.37	\$298.82	\$355.81	\$11.45	3.98%	\$56.99	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	25	\$288.52	\$300.01	\$357.23	\$11.49	3.98%	\$57.22	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	26	\$294.27	\$305.99	\$364.35	\$11.72	3.98%	\$58.36	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	27	\$301.16	\$313.16	\$372.88	\$12.00	3.98%	\$59.72	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	28	\$312.37	\$324.82	\$386.76	\$12.45	3.99%	\$61.94	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	29	\$321.57	\$334.38	\$398.15	\$12.81	3.98%	\$63.77	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	30	\$326.16	\$339.16	\$403.84	\$13.00	3.99%	\$64.68	19.07%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	31	\$333.06	\$346.33	\$412.38	\$13.27	3.98%	\$66.05	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	32	\$339.96	\$353.50	\$420.92	\$13.54	3.98%	\$67.42	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	33	\$339.90	\$353.50	\$426.26	\$13.71	3.98%	\$68.28	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	34	\$348.87	\$362.77	\$431.96	\$13.90	3.98%	\$69.19	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	35	\$351.16	\$365.16	\$434.79	\$14.00	3.99%	\$69.63	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	36	\$353.46	\$367.55	\$437.64	\$14.09	3.99%	\$70.09	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	37	\$355.76	\$369.94	\$440.49	\$14.18	3.99%	\$70.55	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	38	\$358.06	\$372.33	\$443.33	\$14.27	3.99%	\$71.00	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	39	\$362.66	\$377.11	\$449.03	\$14.45	3.98%	\$71.92	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	40	\$394.13	\$409.83	\$487.99	\$15.70	3.98%	\$78.16	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	41	\$403.36	\$419.43	\$499.42	\$16.07	3.98%	\$79.99	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	42	\$413.08	\$429.54	\$511.46	\$16.46	3.98%	\$81.92	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	43	\$426.48	\$443.47	\$528.06	\$16.99	3.98%	\$84.59	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	44	\$443.36	\$461.03	\$548.95	\$17.67	3.99%	\$87.92	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	45	\$463.54	\$482.01	\$573.94	\$18.47	3.98%	\$91.93	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	46	\$487.83	\$507.26	\$604.01	\$19.43	3.98%	\$96.75	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	47	\$515.76	\$536.31	\$638.59	\$20.55	3.98%	\$102.28	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	48	\$548.23	\$570.08	\$678.80	\$21.85	3.99%	\$108.72	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	49	\$582.08	\$605.28	\$720.71	\$23.20	3.99%	\$115.43	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	50	\$613.39	\$637.82	\$759.46	\$24.43	3.98%	\$121.64	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	51	\$640.52	\$666.04	\$793.07	\$25.52	3.98%	\$127.03	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	52	\$670.40	\$697.11	\$830.06	\$26.71	3.98%	\$132.95	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	53	\$700.62	\$728.53	\$867.48	\$27.91	3.98%	\$138.95	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	54	\$733.25	\$762.46	\$907.87	\$29.21	3.98%	\$145.41	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	55	\$765.87	\$796.39	\$948.27	\$30.52	3.99%	\$151.88	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	56	\$801.25	\$833.17	\$992.07	\$31.92	3.98%	\$158.90	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	57	\$836.97	\$870.31	\$1,036.30	\$33.34	3.98%	\$165.99	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	58	\$861.41	\$909.95	\$1,083.50	\$48.54	5.63%	\$173.55	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	59	\$861.41	\$929.59	\$1,106.89	\$68.18	7.91%	\$177.30	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	60	\$861.41	\$969.24	\$1,154.08	\$107.83	12.52%	\$184.84	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	61	\$861.41	\$1,003.52	\$1,194.91	\$142.11	16.50%	\$191.39	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	62	\$861.41	\$1,026.02	\$1,221.69	\$164.61	19.11%	\$195.67	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	63	\$861.41	\$1,054.23	\$1,255.29	\$192.82	22.38%	\$201.06	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	64	\$861.41	\$1,071.37	\$1,275.70	\$209.96	24.37%	\$204.33	19.07%
76168DE0410012	Shared Cost Blue EPO 750 (Gold)	Gold	65 and over	\$861.41	\$1,071.37	\$1,275.70	\$209.96	24.37%	\$204.33	19.07%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	0-20	\$172.51	\$179.39	\$224.24	\$6.88	3.99%	\$44.85	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	21	\$278.46	\$289.56	\$361.96	\$11.10	3.99%	\$72.40	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	22	\$278.46	\$289.56	\$361.96	\$11.10	3.99%	\$72.40	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	23	\$278.46	\$289.56	\$361.96	\$11.10	3.99%	\$72.40	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	24	\$278.46	\$289.56	\$361.96	\$11.10	3.99%	\$72.40	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	25	\$279.58	\$290.72	\$363.40	\$11.14	3.98%	\$72.68	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	26	\$285.14	\$296.51	\$370.65	\$11.37	3.99%	\$74.14	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	27	\$291.83	\$303.46	\$379.33	\$11.63	3.99%	\$75.87	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	28	\$302.69	\$314.75	\$393.45	\$12.06	3.98%	\$78.70	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	29	\$311.60	\$324.02	\$405.03	\$12.42	3.99%	\$81.01	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	30	\$316.05	\$328.65	\$410.82	\$12.60	3.99%	\$82.17	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	31	\$322.74	\$335.60	\$419.51	\$12.86	3.98%	\$83.91	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	32	\$329.42	\$342.55	\$428.19	\$13.13	3.99%	\$85.64	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	33	\$333.60	\$346.90	\$433.63	\$13.30	3.99%	\$86.73	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	34	\$338.05	\$351.53	\$439.42	\$13.48	3.99%	\$87.89	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	35	\$340.28	\$353.85	\$442.31	\$13.57	3.99%	\$88.46	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	36	\$342.51	\$356.16	\$445.21	\$13.65	3.99%	\$89.05	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	37	\$344.74	\$358.48	\$448.10	\$13.74	3.99%	\$89.62	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	38	\$346.96	\$360.79	\$451.00	\$13.83	3.99%	\$90.21	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	39	\$351.42	\$365.43	\$456.79	\$14.01	3.99%	\$91.36	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	40	\$381.91	\$397.14	\$496.43	\$15.23	3.99%	\$99.29	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	41	\$390.85	\$406.44	\$508.06	\$15.59	3.99%	\$101.62	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	42	\$400.28	\$416.24	\$520.30	\$15.96	3.99%	\$104.06	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	43	\$413.26	\$429.74	\$537.18	\$16.48	3.99%	\$107.44	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	44	\$429.62	\$446.75	\$558.44	\$17.13	3.99%	\$111.69	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	45	\$449.17	\$467.08	\$583.86	\$17.91	3.99%	\$116.78	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	46	\$472.71	\$491.55	\$614.45	\$18.84	3.99%	\$122.90	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	47	\$499.78	\$519.70	\$649.63	\$19.92	3.99%	\$129.93	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	48	\$531.24	\$552.42	\$690.53	\$21.18	3.99%	\$138.11	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	49	\$564.04	\$586.53	\$733.17	\$22.49	3.99%	\$146.64	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	50	\$594.37	\$618.07	\$772.60	\$23.70	3.99%	\$154.53	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	51	\$620.66	\$645.41	\$806.77	\$24.75	3.99%	\$161.36	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	52	\$649.62	\$675.51	\$844.40	\$25.89	3.99%	\$168.89	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	53	\$678.90	\$705.97	\$882.48	\$27.07	3.99%	\$176.51	25.00%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	54	\$710.52	\$738.84	\$923.56	\$28.32	3.99%	\$184.72	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	55	\$742.13	\$771.72	\$964.66	\$29.59	3.99%	\$192.94	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	56	\$776.41	\$807.36	\$1,009.22	\$30.95	3.99%	\$201.86	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	57	\$811.02	\$843.35	\$1,054.21	\$32.33	3.99%	\$210.86	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	58	\$834.71	\$881.77	\$1,102.23	\$47.06	5.64%	\$220.46	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	59	\$834.71	\$900.80	\$1,126.02	\$66.09	7.92%	\$225.22	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	60	\$834.71	\$939.21	\$1,174.03	\$104.50	12.52%	\$234.82	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	61	\$834.71	\$972.44	\$1,215.57	\$137.73	16.50%	\$243.13	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	62	\$834.71	\$994.24	\$1,242.81	\$159.53	19.11%	\$248.57	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	63	\$834.71	\$1,021.58	\$1,276.99	\$186.87	22.39%	\$255.41	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	64	\$834.71	\$1,038.19	\$1,297.75	\$203.48	24.38%	\$259.56	25.00%
76168DE0410006	Shared Cost Blue EPO 1000 (Gold)	Gold	65 and over	\$834.71	\$1,038.19	\$1,297.75	\$203.48	24.38%	\$259.56	25.00%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	0-20	\$180.45	\$187.64	\$224.78	\$7.19	3.98%	\$37.14	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	21	\$291.28	\$302.89	\$362.83	\$11.61	3.99%	\$59.94	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	22	\$291.28	\$302.89	\$362.83	\$11.61	3.99%	\$59.94	
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	23	\$291.28	\$302.89	\$362.83	\$11.61	3.99%	\$59.94	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	24	\$291.28	\$302.89	\$362.83	\$11.61	3.99%	\$59.94	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	25	\$292.45	\$304.10	\$364.29	\$11.65	3.98%	\$60.19	
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	26	\$298.28	\$310.16	\$371.54	\$11.88	3.98%	\$61.38	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	27	\$305.27	\$317.43	\$380.24	\$12.16	3.98%	\$62.81	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	28	\$316.63	\$329.24	\$394.40	\$12.61	3.98%	\$65.16	
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	29	\$325.95	\$338.93	\$406.00	\$12.98	3.98%	\$67.07	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	30	\$330.61	\$343.78	\$411.81	\$13.17	3.98%	\$68.03	
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	31	\$337.60	\$351.05	\$420.52	\$13.45	3.98%	\$69.47	
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	32	\$344.59	\$358.32	\$429.23	\$13.73	3.98%	\$70.91	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	33	\$348.96	\$362.86	\$434.67	\$13.90	3.98%	\$71.81	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	34	\$353.62	\$367.71	\$440.47	\$14.09	3.98%	\$72.76	
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	35	\$355.95	\$370.13	\$443.37	\$14.18	3.98%	\$73.24	
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	36	\$358.28	\$372.55	\$446.29	\$14.27	3.98%	\$73.74	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	37	\$360.61	\$374.97	\$449.19	\$14.36	3.98%	\$74.22	
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	38	\$362.94	\$377.40	\$452.09	\$14.46	3.98%	\$74.69	
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	39	\$367.60	\$382.24	\$457.89	\$14.64	3.98%	\$75.65	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	40	\$399.50	\$415.41	\$497.63	\$15.91	3.98%	\$82.22	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	41	\$408.85	\$425.14	\$509.27	\$16.29	3.98%	\$84.13	19.79%

Plan ID	Plan Name	Metal Level	Age	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
76460050440044	Shared Could Bloom EDO 4250 (Cold)	Cald	42	Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	42	\$418.71	\$435.39	\$521.55	\$16.68	3.98%	\$86.16	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	43	\$432.29	\$449.51	\$538.47	\$17.22	3.98%	\$88.96	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	44	\$449.40	\$467.30	\$559.79	\$17.90	3.98%	\$92.49	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	45	\$469.86	\$488.57	\$585.27	\$18.71	3.98%	\$96.70	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	46	\$494.47	\$514.17	\$615.93	\$19.70	3.98%	\$101.76	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	47	\$522.79	\$543.62	\$651.20	\$20.83	3.98%	\$107.58	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	48	\$555.70	\$577.84	\$692.20	\$22.14	3.98%	\$114.36	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	49	\$590.02	\$613.52	\$734.93	\$23.50	3.98%	\$121.41	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	50	\$621.74	\$646.51	\$774.46	\$24.77	3.98%	\$127.95	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	51	\$649.24	\$675.11	\$808.71	\$25.87	3.98%	\$133.60	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	52	\$679.53	\$706.60	\$846.44	\$27.07	3.98%	\$139.84	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	53	\$710.17	\$738.45	\$884.60	\$28.28	3.98%	\$146.15	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	54	\$743.24	\$772.84	\$925.79	\$29.60	3.98%	\$152.95	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	55	\$776.31	\$807.23	\$966.99	\$30.92	3.98%	\$159.76	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	56	\$812.17	\$844.52	\$1,011.65	\$32.35	3.98%	\$167.13	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	57	\$848.37	\$882.16	\$1,056.75	\$33.79	3.98%	\$174.59	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	58	\$873.14	\$922.34	\$1,104.88	\$49.20	5.63%	\$182.54	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	59	\$873.14	\$942.25	\$1,128.73	\$69.11	7.92%	\$186.48	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	60	\$873.14	\$982.43	\$1,176.86	\$109.29	12.52%	\$194.43	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	61	\$873.14	\$1,017.18	\$1,218.48	\$144.04	16.50%	\$201.30	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	62	\$873.14	\$1,039.99	\$1,245.80	\$166.85	19.11%	\$205.81	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	63	\$873.14	\$1,068.59	\$1,280.06	\$195.45	22.38%	\$211.47	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	64	\$873.14	\$1,085.96	\$1,300.88	\$212.82	24.37%	\$214.92	19.79%
76168DE0410011	Shared Cost Blue EPO 1350 (Gold)	Gold	65 and over	\$873.14	\$1,085.96	\$1,300.88	\$212.82	24.37%	\$214.92	19.79%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	0-20	\$175.16	\$182.14	\$221.25	\$6.98	3.98%	\$39.11	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	21	\$282.74	\$294.00	\$357.13	\$11.26	3.98%	\$63.13	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	22	\$282.74	\$294.00	\$357.13	\$11.26	3.98%	\$63.13	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	23	\$282.74	\$294.00	\$357.13	\$11.26	3.98%	\$63.13	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	24	\$282.74	\$294.00	\$357.13	\$11.26	3.98%	\$63.13	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	25	\$283.87	\$295.18	\$358.56	\$11.31	3.98%	\$63.38	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	26	\$289.52	\$301.06	\$365.70	\$11.54	3.99%	\$64.64	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	27	\$296.31	\$308.11	\$374.27	\$11.80	3.98%	\$66.16	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	28	\$307.33	\$319.58	\$388.20	\$12.25	3.99%	\$68.62	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	29	\$316.38	\$328.99	\$399.63	\$12.61	3.99%	\$70.64	21.47%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	30	\$320.91	\$333.69	\$405.35	\$12.78	3.98%	\$71.66	21.48%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	31	\$327.69	\$340.75	\$413.92	\$13.06	3.99%	\$73.17	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	32	\$334.48	\$347.80	\$422.48	\$13.32	3.98%	\$74.68	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	33	\$338.72	\$352.21	\$427.85	\$13.49	3.98%	\$75.64	21.48%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	34	\$343.24	\$356.92	\$433.55	\$13.68	3.99%	\$76.63	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	35	\$345.50	\$359.27	\$436.41	\$13.77	3.99%	\$77.14	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	36	\$347.77	\$361.62	\$439.27	\$13.85	3.98%	\$77.65	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	37	\$350.03	\$363.97	\$442.12	\$13.94	3.98%	\$78.15	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	38	\$352.29	\$366.32	\$444.98	\$14.03	3.98%	\$78.66	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	39	\$356.81	\$371.03	\$450.70	\$14.22	3.99%	\$79.67	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	40	\$387.78	\$403.23	\$489.81	\$15.45	3.98%	\$86.58	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	41	\$396.85	\$412.67	\$501.27	\$15.82	3.99%	\$88.60	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	42	\$406.42	\$422.62	\$513.37	\$16.20	3.99%	\$90.75	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	43	\$419.61	\$436.32	\$530.02	\$16.71	3.98%	\$93.70	21.48%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	44	\$436.21	\$453.59	\$550.99	\$17.38	3.98%	\$97.40	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	45	\$456.07	\$474.24	\$576.07	\$18.17	3.98%	\$101.83	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	46	\$479.96	\$499.08	\$606.25	\$19.12	3.98%	\$107.17	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	47	\$507.45	\$527.67	\$640.97	\$20.22	3.98%	\$113.30	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	48	\$539.39	\$560.88	\$681.33	\$21.49	3.98%	\$120.45	21.48%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	49	\$572.70	\$595.52	\$723.38	\$22.82	3.98%	\$127.86	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	50	\$603.50	\$627.54	\$762.29	\$24.04	3.98%	\$134.75	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	51	\$630.19	\$655.30	\$796.01	\$25.11	3.98%	\$140.71	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	52	\$659.59	\$685.87	\$833.15	\$26.28	3.98%	\$147.28	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	53	\$689.32	\$716.79	\$870.71	\$27.47	3.99%	\$153.92	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	54	\$721.43	\$750.17	\$911.25	\$28.74	3.98%	\$161.08	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	55	\$753.53	\$783.55	\$951.80	\$30.02	3.98%	\$168.25	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	56	\$788.33	\$819.74	\$995.75	\$31.41	3.98%	\$176.01	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	57	\$823.47	\$856.28	\$1,040.15	\$32.81	3.98%	\$183.87	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	58	\$847.52	\$895.28	\$1,087.52	\$47.76	5.64%	\$192.24	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	59	\$847.52	\$914.61	\$1,111.00	\$67.09	7.92%	\$196.39	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	60	\$847.52	\$953.61	\$1,158.37	\$106.09	12.52%	\$204.76	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	61	\$847.52	\$987.34	\$1,199.35	\$139.82	16.50%	\$212.01	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	62	\$847.52	\$1,009.48	\$1,226.24	\$161.96	19.11%	\$216.76	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	63	\$847.52	\$1,037.23	\$1,259.96	\$189.71	22.38%	\$222.73	21.47%
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	64	\$847.52	\$1,054.10	\$1,280.44	\$206.58	24.37%	\$226.34	21.47%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0560001	Shared Cost Blue PPO 1500 (Gold)	Gold	65 and over	\$847.52	\$1,054.10	\$1,280.44	\$206.58	24.37%	\$226.34	21.47%
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76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	0-20	\$170.97	\$177.78	\$212.55	\$6.81	3.98%	\$34.77	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	21	\$275.97	\$286.97	\$343.10	\$11.00	3.99%	\$56.13	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	22	\$275.97	\$286.97	\$343.10	\$11.00	3.99%	\$56.13	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	23	\$275.97	\$286.97	\$343.10	\$11.00	3.99%	\$56.13	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	24	\$275.97	\$286.97	\$343.10	\$11.00	3.99%	\$56.13	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	25	\$277.07	\$288.12	\$344.47	\$11.05	3.99%	\$56.35	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	26	\$282.59	\$293.86	\$351.33	\$11.27	3.99%	\$57.47	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	27	\$289.22	\$300.74	\$359.57	\$11.52	3.98%	\$58.83	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	28	\$299.98	\$311.94	\$372.95	\$11.96	3.99%	\$61.01	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	29	\$308.81	\$321.12	\$383.92	\$12.31	3.99%	\$62.80	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	30	\$313.23	\$325.71	\$389.42	\$12.48	3.98%	\$63.71	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	31	\$319.85	\$332.60	\$397.65	\$12.75	3.99%	\$65.05	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	32	\$326.47	\$339.48	\$405.89	\$13.01	3.99%	\$66.41	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	33	\$330.61	\$343.79	\$411.04	\$13.18	3.99%	\$67.25	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	34	\$335.03	\$348.38	\$416.52	\$13.35	3.98%	\$68.14	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	35	\$337.24	\$350.68	\$419.27	\$13.44	3.99%	\$68.59	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	36	\$339.44	\$352.97	\$422.01	\$13.53	3.99%	\$69.04	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	37	\$341.65	\$355.27	\$424.76	\$13.62	3.99%	\$69.49	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	38	\$343.86	\$357.56	\$427.50	\$13.70	3.98%	\$69.94	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	39	\$348.28	\$362.16	\$432.99	\$13.88	3.99%	\$70.83	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	40	\$378.50	\$393.58	\$470.56	\$15.08	3.98%	\$76.98	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	41	\$387.36	\$402.80	\$481.58	\$15.44	3.99%	\$78.78	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	42	\$396.70	\$412.51	\$493.19	\$15.81	3.99%	\$80.68	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	43	\$409.57	\$425.89	\$509.19	\$16.32	3.98%	\$83.30	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	44	\$425.78	\$442.75	\$529.35	\$16.97	3.99%	\$86.60	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	45	\$445.16	\$462.90	\$553.44	\$17.74	3.99%	\$90.54	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	46	\$468.48	\$487.15	\$582.44	\$18.67	3.99%	\$95.29	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	47	\$495.31	\$515.05	\$615.78	\$19.74	3.99%	\$100.73	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	48	\$526.49	\$547.47	\$654.55	\$20.98	3.98%	\$107.08	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	49	\$559.00	\$581.27	\$694.97	\$22.27	3.98%	\$113.70	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	50	\$589.06	\$612.53	\$732.34	\$23.47	3.98%	\$119.81	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	51	\$615.11	\$639.63	\$764.73	\$24.52	3.99%	\$125.10	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	52	\$643.81	\$669.46	\$800.40	\$25.65	3.98%	\$130.94	19.56%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	53	\$672.83	\$699.65	\$836.49	\$26.82	3.99%	\$136.84	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	54	\$704.16	\$732.23	\$875.45	\$28.07	3.99%	\$143.22	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	55	\$735.50	\$764.81	\$914.40	\$29.31	3.99%	\$149.59	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	56	\$769.47	\$800.13	\$956.64	\$30.66	3.98%	\$156.51	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	57	\$803.77	\$835.80	\$999.28	\$32.03	3.98%	\$163.48	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	58	\$827.24	\$873.87	\$1,044.79	\$46.63	5.64%	\$170.92	
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	59	\$827.24	\$892.73	\$1,067.34	\$65.49	7.92%	\$174.61	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	60	\$827.24	\$930.80	\$1,112.86	\$103.56	12.52%	\$182.06	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	61	\$827.24	\$963.73	\$1,152.22	\$136.49	16.50%	\$188.49	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	62	\$827.24	\$985.33	\$1,178.06	\$158.09	19.11%	\$192.73	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	63	\$827.24	\$1,012.43	\$1,210.45	\$185.19	22.39%	\$198.02	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	64	\$827.24	\$1,028.89	\$1,230.13	\$201.65	24.38%	\$201.24	19.56%
76168DE0420002	Health Savings Blue EPO 1800 (Gold)	Gold	65 and over	\$827.24	\$1,028.89	\$1,230.13	\$201.65	24.38%	\$201.24	19.56%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	0-20	\$143.69	\$149.42	\$188.45	\$5.73	3.99%	\$39.03	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	21	\$231.95	\$241.19	\$304.19	\$9.24	3.98%	\$63.00	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	22	\$231.95	\$241.19	\$304.19	\$9.24	3.98%	\$63.00	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	23	\$231.95	\$241.19	\$304.19	\$9.24	3.98%	\$63.00	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	24	\$231.95	\$241.19	\$304.19	\$9.24	3.98%	\$63.00	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	25	\$232.88	\$242.16	\$305.41	\$9.28	3.98%	\$63.25	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	26	\$237.51	\$246.98	\$311.49	\$9.47	3.99%	\$64.51	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	27	\$243.08	\$252.77	\$318.79	\$9.69	3.99%	\$66.02	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	28	\$252.13	\$262.18	\$330.65	\$10.05	3.99%	\$68.47	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	29	\$259.55	\$269.89	\$340.39	\$10.34	3.98%	\$70.50	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	30	\$263.26	\$273.75	\$345.25	\$10.49	3.98%	\$71.50	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	31	\$268.83	\$279.54	\$352.56	\$10.71	3.98%	\$73.02	
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	32	\$274.39	\$285.33	\$359.86	\$10.94	3.99%	\$74.53	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	33	\$277.87	\$288.95	\$364.42	\$11.08	3.99%	\$75.47	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	34	\$281.58	\$292.81	\$369.29	\$11.23	3.99%	\$76.48	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	35	\$283.44	\$294.74	\$371.72	\$11.30	3.99%	\$76.98	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	36	\$285.30	\$296.67	\$374.16	\$11.37	3.99%	\$77.49	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	37	\$287.15	\$298.60	\$376.59	\$11.45	3.99%	\$77.99	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	38	\$289.01	\$300.53	\$379.02	\$11.52	3.99%	\$78.49	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	39	\$292.72	\$304.39	\$383.88	\$11.67	3.99%	\$79.49	26.11%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	40	\$318.12	\$330.80	\$417.20	\$12.68	3.99%	\$86.40	26.12%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	41	\$325.57	\$338.54	\$426.96	\$12.97	3.98%	\$88.42	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	42	\$333.42	\$346.71	\$437.26	\$13.29	3.99%	\$90.55	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	43	\$344.23	\$357.95	\$451.45	\$13.72	3.99%	\$93.50	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	44	\$357.86	\$372.12	\$469.32	\$14.26	3.98%	\$97.20	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	45	\$374.14	\$389.06	\$490.68	\$14.92	3.99%	\$101.62	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	46	\$393.74	\$409.44	\$516.39	\$15.70	3.99%	\$106.95	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	47	\$416.29	\$432.89	\$545.95	\$16.60	3.99%	\$113.06	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	48	\$442.50	\$460.14	\$580.32	\$17.64	3.99%	\$120.18	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	49	\$469.82	\$488.55	\$616.15	\$18.73	3.99%	\$127.60	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	50	\$495.09	\$514.82	\$649.29	\$19.73	3.99%	\$134.47	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	51	\$516.99	\$537.60	\$678.01	\$20.61	3.99%	\$140.41	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	52	\$541.10	\$562.67	\$709.64	\$21.57	3.99%	\$146.97	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	53	\$565.50	\$588.04	\$741.63	\$22.54	3.99%	\$153.59	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	54	\$591.83	\$615.42	\$776.16	\$23.59	3.99%	\$160.74	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	55	\$618.17	\$642.81	\$810.71	\$24.64	3.99%	\$167.90	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	56	\$646.72	\$672.50	\$848.14	\$25.78	3.99%	\$175.64	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	57	\$675.55	\$702.48	\$885.96	\$26.93	3.99%	\$183.48	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	58	\$695.28	\$734.47	\$926.31	\$39.19	5.64%	\$191.84	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	59	\$695.28	\$750.33	\$946.30	\$55.05	7.92%	\$195.97	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	60	\$695.28	\$782.32	\$986.65	\$87.04	12.52%	\$204.33	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	61	\$695.28	\$810.00	\$1,021.55	\$114.72	16.50%	\$211.55	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	62	\$695.28	\$828.16	\$1,044.46	\$132.88	19.11%	\$216.30	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	63	\$695.28	\$850.93	\$1,073.19	\$155.65	22.39%	\$222.26	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	64	\$695.28	\$864.76	\$1,090.63	\$169.48	24.38%	\$225.87	26.12%
76168DE0410008	Shared Cost Blue EPO 3000 (Silver)	Silver	65 and over	\$695.28	\$864.76	\$1,090.63	\$169.48	24.38%	\$225.87	26.12%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	0-20	\$142.01	\$147.68	\$175.76	\$5.67	3.99%	\$28.08	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	21	\$229.23	\$238.37	\$283.70	\$9.14	3.99%	\$45.33	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	22	\$229.23	\$238.37	\$283.70	\$9.14	3.99%	\$45.33	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	23	\$229.23	\$238.37	\$283.70	\$9.14	3.99%	\$45.33	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	24	\$229.23	\$238.37	\$283.70	\$9.14	3.99%	\$45.33	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	25	\$230.15	\$239.33	\$284.84	\$9.18	3.99%	\$45.51	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	26	\$234.73	\$244.09	\$290.51	\$9.36	3.99%	\$46.42	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	27	\$240.23	\$249.82	\$297.32	\$9.59	3.99%	\$47.50	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	28	\$249.17	\$259.11	\$308.38	\$9.94	3.99%	\$49.27	19.02%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	29	\$256.51	\$266.74	\$317.46	\$10.23	3.99%	\$50.72	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	30	\$260.18	\$270.55	\$322.00	\$10.37	3.99%	\$51.45	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	31	\$265.68	\$276.28	\$328.81	\$10.60	3.99%	\$52.53	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	32	\$271.18	\$282.00	\$335.62	\$10.82	3.99%	\$53.62	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	33	\$274.62	\$285.57	\$339.87	\$10.95	3.99%	\$54.30	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	34	\$278.29	\$289.39	\$344.41	\$11.10	3.99%	\$55.02	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	35	\$280.12	\$291.29	\$346.69	\$11.17	3.99%	\$55.40	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	36	\$281.95	\$293.20	\$348.95	\$11.25	3.99%	\$55.75	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	37	\$283.79	\$295.11	\$351.22	\$11.32	3.99%	\$56.11	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	38	\$285.62	\$297.01	\$353.49	\$11.39	3.99%	\$56.48	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	39	\$289.29	\$300.83	\$358.03	\$11.54	3.99%	\$57.20	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	40	\$314.39	\$326.93	\$389.09	\$12.54	3.99%	\$62.16	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	41	\$321.75	\$334.59	\$398.21	\$12.84	3.99%	\$63.62	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	42	\$329.51	\$342.65	\$407.80	\$13.14	3.99%	\$65.15	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	43	\$340.20	\$353.77	\$421.04	\$13.57	3.99%	\$67.27	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	44	\$353.67	\$367.77	\$437.70	\$14.10	3.99%	\$69.93	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	45	\$369.76	\$384.51	\$457.62	\$14.75	3.99%	\$73.11	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	46	\$389.13	\$404.65	\$481.60	\$15.52	3.99%	\$76.95	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	47	\$411.42	\$427.83	\$509.18	\$16.41	3.99%	\$81.35	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	48	\$437.32	\$454.76	\$541.24	\$17.44	3.99%	\$86.48	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	49	\$464.32	\$482.84	\$574.66	\$18.52	3.99%	\$91.82	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	50	\$489.29	\$508.81	\$605.55	\$19.52	3.99%	\$96.74	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	51	\$510.93	\$531.31	\$632.33	\$20.38	3.99%	\$101.02	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	52	\$534.77	\$556.10	\$661.83	\$21.33	3.99%	\$105.73	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	53	\$558.88	\$581.17	\$691.67	\$22.29	3.99%	\$110.50	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	54	\$584.90	\$608.23	\$723.89	\$23.33	3.99%	\$115.66	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	55	\$610.93	\$635.30	\$756.09	\$24.37	3.99%	\$120.79	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	56	\$639.15	\$664.64	\$791.02	\$25.49	3.99%	\$126.38	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	57	\$667.64	\$694.27	\$826.27	\$26.63	3.99%	\$132.00	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	58	\$687.13	\$725.89	\$863.92	\$38.76	5.64%	\$138.03	19.02%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	59	\$687.13	\$741.56	\$882.56	\$54.43	7.92%	\$141.00	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	60	\$687.13	\$773.18	\$920.20	\$86.05	12.52%	\$147.02	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	61	\$687.13	\$800.53	\$952.74	\$113.40	16.50%	\$152.21	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	62	\$687.13	\$818.48	\$974.11	\$131.35	19.12%	\$155.63	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	63	\$687.13	\$840.98	\$1,000.89	\$153.85	22.39%	\$159.91	19.01%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	64	\$687.13	\$854.66	\$1,017.17	\$167.53	24.38%	\$162.51	19.01%
76168DE0420004	Health Savings Blue EPO 3000 (Silver)	Silver	65 and over	\$687.13	\$854.66	\$1,017.17	\$167.53	24.38%	\$162.51	19.01%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	0-20	\$123.37	\$128.29	\$149.75	\$4.92	3.99%	\$21.46	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	21	\$199.15	\$207.08	\$241.72	\$7.93	3.98%	\$34.64	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	22	\$199.15	\$207.08	\$241.72	\$7.93	3.98%	\$34.64	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	23	\$199.15	\$207.08	\$241.72	\$7.93	3.98%	\$34.64	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	24	\$199.15	\$207.08	\$241.72	\$7.93	3.98%	\$34.64	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	25	\$199.94	\$207.91	\$242.68	\$7.97	3.99%	\$34.77	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	26	\$203.93	\$212.05	\$247.52	\$8.12	3.98%	\$35.47	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	27	\$208.71	\$217.02	\$253.32	\$8.31	3.98%	\$36.30	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	28	\$216.47	\$225.10	\$262.75	\$8.63	3.99%	\$37.65	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	29	\$222.85	\$231.72	\$270.48	\$8.87	3.98%	\$38.76	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	30	\$226.03	\$235.04	\$274.35	\$9.01	3.99%	\$39.31	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	31	\$230.81	\$240.01	\$280.15	\$9.20	3.99%	\$40.14	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	32	\$235.59	\$244.98	\$285.95	\$9.39	3.99%	\$40.97	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	33	\$238.58	\$248.08	\$289.57	\$9.50	3.98%	\$41.49	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	34	\$241.76	\$251.40	\$293.45	\$9.64	3.99%	\$42.05	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	35	\$243.36	\$253.05	\$295.37	\$9.69	3.98%	\$42.32	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	36	\$244.95	\$254.71	\$297.31	\$9.76	3.98%	\$42.60	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	37	\$246.54	\$256.37	\$299.25	\$9.83	3.99%	\$42.88	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	38	\$248.14	\$258.02	\$301.18	\$9.88	3.98%	\$43.16	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	39	\$251.32	\$261.34	\$305.04	\$10.02	3.99%	\$43.70	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	40	\$273.13	\$284.01	\$331.52	\$10.88	3.98%	\$47.51	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	41	\$279.53	\$290.66	\$339.28	\$11.13	3.98%	\$48.62	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	42	\$286.27	\$297.67	\$347.46	\$11.40	3.98%	\$49.79	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	43	\$295.55	\$307.33	\$358.73	\$11.78	3.99%	\$51.40	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	44	\$307.25	\$319.49	\$372.93	\$12.24	3.98%	\$53.44	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	45	\$321.24	\$334.03	\$389.90	\$12.79	3.98%	\$55.87	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	46	\$338.06	\$351.53	\$410.33	\$13.47	3.98%	\$58.80	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	47	\$357.43	\$371.66	\$433.83	\$14.23	3.98%	\$62.17	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	48	\$379.93	\$395.06	\$461.14	\$15.13	3.98%	\$66.08	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	49	\$403.39	\$419.46	\$489.61	\$16.07	3.98%	\$70.15	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	50	\$425.08	\$442.01	\$515.93	\$16.93	3.98%	\$73.92	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	51	\$443.88	\$461.56	\$538.76	\$17.68	3.98%	\$77.20	16.73%

Plan ID	Plan Name	Metal Level	Age	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
				Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	52	·	\$483.09	\$563.89	\$18.50	3.98%	\$80.80	
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	53		\$504.87	\$589.31	\$19.34	3.98%	\$84.44	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	54		\$528.38	\$616.76	\$20.24	3.98%	\$88.38	
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	55		\$551.90	\$644.20	\$21.15	3.98%	\$92.30	
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	56		\$577.39	\$673.96	\$22.12	3.98%	\$96.57	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	57	·	\$603.13	\$704.00	\$23.11	3.98%	\$100.87	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	58	\$596.96	\$630.60	\$736.07	\$33.64	5.64%	\$105.47	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	59	\$596.96	\$644.21	\$751.95	\$47.25	7.92%	\$107.74	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	60	\$596.96	\$671.68	\$784.02	\$74.72	12.52%	\$112.34	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	61	\$596.96	\$695.44	\$811.75	\$98.48	16.50%	\$116.31	16.72%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	62	\$596.96	\$711.03	\$829.95	\$114.07	19.11%	\$118.92	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	63	\$596.96	\$730.58	\$852.77	\$133.62	22.38%	\$122.19	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	64	\$596.96	\$742.46	\$866.64	\$145.50	24.37%	\$124.18	16.73%
76168DE0410010	Shared Cost Blue EPO 5250 (Bronze)	Bronze	65 and over	\$596.96	\$742.46	\$866.64	\$145.50	24.37%	\$124.18	16.73%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	0-20	\$104.48	\$108.65	\$128.73	\$4.17	3.99%	\$20.08	18.48%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	21	\$168.65	\$175.38	\$207.80	\$6.73	3.99%	\$32.42	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	22	\$168.65	\$175.38	\$207.80	\$6.73	3.99%	\$32.42	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	23	\$168.65	\$175.38	\$207.80	\$6.73	3.99%	\$32.42	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	24	\$168.65	\$175.38	\$207.80	\$6.73	3.99%	\$32.42	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	25	\$169.33	\$176.08	\$208.63	\$6.75	3.99%	\$32.55	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	26	\$172.70	\$179.59	\$212.79	\$6.89	3.99%	\$33.20	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	27	\$176.75	\$183.80	\$217.77	\$7.05	3.99%	\$33.97	18.48%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	28	\$183.33	\$190.64	\$225.88	\$7.31	3.99%	\$35.24	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	29	\$188.72	\$196.25	\$232.52	\$7.53	3.99%	\$36.27	18.48%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	30	\$191.42	\$199.05	\$235.85	\$7.63	3.99%	\$36.80	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	31	\$195.47	\$203.26	\$240.83	\$7.79	3.99%	\$37.57	18.48%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	32	\$199.52	\$207.47	\$245.83	\$7.95	3.98%	\$38.36	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	33	\$202.05	\$210.10	\$248.94	\$8.05	3.98%	\$38.84	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	34	\$204.75	\$212.91	\$252.26	\$8.16	3.99%	\$39.35	18.48%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	35	\$206.09	\$214.31	\$253.93	\$8.22	3.99%	\$39.62	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	36	\$207.44	\$215.71	\$255.59	\$8.27	3.99%	\$39.88	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	37	\$208.79	\$217.12	\$257.25	\$8.33	3.99%	\$40.13	18.48%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	38	\$210.14	\$218.52	\$258.92	\$8.38	3.99%	\$40.40	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	39	\$212.84	\$221.33	\$262.25	\$8.49	3.99%	\$40.92	18.49%

Plan ID	Plan Name	Metal Level	Age	2014 Individual Tobacco Rate	2015 Individual Tobacco Rate	2016 Individual Tobacco Rate	Y1-Y2 Tobacco Rate Change (\$)	Y1-Y2 Tobacco Rate Change (%)	Y2-Y3 Tobacco Rate Change (\$)	Y2-Y3 Tobacco Rate Change (%)
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	40	\$231.31	\$240.53	\$285.00	\$9.22	3.99%	\$44.47	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	41	\$236.73	\$246.16	\$291.66	\$9.43	3.98%	\$45.50	18.48%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	42	\$242.43	\$252.10	\$298.71	\$9.67	3.99%	\$46.61	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	43	\$250.30	\$260.28	\$308.39	\$9.98	3.99%	\$48.11	18.48%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	44	\$260.20	\$270.58	\$320.59	\$10.38	3.99%	\$50.01	18.48%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	45	\$272.05	\$282.89	\$335.19	\$10.84	3.98%	\$52.30	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	46	\$286.30	\$297.71	\$352.76	\$11.41	3.99%	\$55.05	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	47	\$302.70	\$314.76	\$372.96	\$12.06	3.98%	\$58.20	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	48	\$321.75	\$334.58	\$396.43	\$12.83	3.99%	\$61.85	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	49	\$341.62	\$355.24	\$420.91	\$13.62	3.99%	\$65.67	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	50	\$359.99	\$374.34	\$443.55	\$14.35	3.99%	\$69.21	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	51	\$375.91	\$390.90	\$463.16	\$14.99	3.99%	\$72.26	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	52	\$393.45	\$409.13	\$484.77	\$15.68	3.99%	\$75.64	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	53	\$411.19	\$427.58	\$506.62	\$16.39	3.99%	\$79.04	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	54	\$430.33	\$447.49	\$530.22	\$17.16	3.99%	\$82.73	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	55	\$449.48	\$467.40	\$553.81	\$17.92	3.99%	\$86.41	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	56	\$470.24	\$488.99	\$579.39	\$18.75	3.99%	\$90.40	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	57	\$491.21	\$510.79	\$605.21	\$19.58	3.99%	\$94.42	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	58	\$505.55	\$534.05	\$632.79	\$28.50	5.64%	\$98.74	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	59	\$505.55	\$545.58	\$646.44	\$40.03	7.92%	\$100.86	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	60	\$505.55	\$568.85	\$674.01	\$63.30	12.52%	\$105.16	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	61	\$505.55	\$588.97	\$697.85	\$83.42	16.50%	\$108.88	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	62	\$505.55	\$602.17	\$713.49	\$96.62	19.11%	\$111.32	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	63	\$505.55	\$618.73	\$733.11	\$113.18	22.39%	\$114.38	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	64	\$505.55	\$628.79	\$745.03	\$123.24	24.38%	\$116.24	18.49%
76168DE0400001	Major Events Blue EPO 6350 (Catastrophic)	Catastrophic	65 and over	\$505.55	\$628.79	\$745.03	\$123.24	24.38%	\$116.24	18.49%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	0-20		\$183.06	\$220.71			\$37.65	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	21		\$295.49	\$356.26			\$60.77	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	22		\$295.49	\$356.26			\$60.77	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	23		\$295.49	\$356.26			\$60.77	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	24		\$295.49	\$356.26			\$60.77	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	25		\$296.67	\$357.68			\$61.01	20.56%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	26		\$302.58	\$364.81			\$62.23	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	27		\$309.67	\$373.36			\$63.69	20.57%

Plan ID	Plan Name	Metal Level	Age	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
		7.1.		Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	28		\$321.19	\$387.26			\$66.07	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	29		\$330.65	\$398.65			\$68.00	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	30		\$335.38	\$404.35			\$68.97	20.56%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	31		\$342.47	\$412.90			\$70.43	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	32		\$349.56	\$421.46			\$71.90	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	33		\$353.99	\$426.80			\$72.81	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	34		\$358.72	\$432.50			\$73.78	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	35		\$361.09	\$435.35			\$74.26	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	36		\$363.45	\$438.20			\$74.75	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	37		\$365.81	\$441.05			\$75.24	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	38		\$368.18	\$443.90			\$75.72	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	39		\$372.90	\$449.60			\$76.70	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	40		\$405.26	\$488.61			\$83.35	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	41		\$414.75	\$500.06			\$85.31	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	42		\$424.75	\$512.11			\$87.36	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	43		\$438.53	\$528.72			\$90.19	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	44		\$455.89	\$549.65			\$93.76	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	45		\$476.64	\$574.66			\$98.02	20.56%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	46		\$501.61	\$604.78			\$103.17	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	47		\$530.33	\$639.41			\$109.08	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	48		\$563.72	\$679.66			\$115.94	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	49		\$598.53	\$721.62			\$123.09	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	50		\$630.71	\$760.43			\$129.72	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	51		\$658.61	\$794.07			\$135.46	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	52		\$689.34	\$831.11			\$141.77	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	53		\$720.41	\$868.57			\$148.16	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	54		\$753.96	\$909.02			\$155.06	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	55		\$787.51	\$949.47			\$161.96	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	56		\$823.88	\$993.33			\$169.45	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	57		\$860.61	\$1,037.61			\$177.00	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	58		\$899.81	\$1,084.87			\$185.06	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	59		\$919.23	\$1,108.28			\$189.05	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	60		\$958.43	\$1,155.54			\$197.11	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	61		\$992.33	\$1,196.42			\$204.09	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	62		\$1,014.58	\$1,223.25			\$208.67	20.57%

Plan ID	Plan Name	Metal Level	Age	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
				Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	J	Rate Change (%)
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	63		\$1,042.48	\$1,256.89			\$214.41	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	64		\$1,059.43	\$1,277.32			\$217.89	20.57%
76168DE0560002	Shared Cost Blue PPO 1800 Rewards	Gold	65 and over		\$1,059.43	\$1,277.32			\$217.89	20.57%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	0-20		\$118.73	\$140.68			\$21.95	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	21		\$191.65	\$227.09			\$35.44	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	22		\$191.65	\$227.09			\$35.44	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	23		\$191.65	\$227.09			\$35.44	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	24		\$191.65	\$227.09			\$35.44	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	25		\$192.42	\$228.00			\$35.58	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	26		\$196.25	\$232.54			\$36.29	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	27		\$200.85	\$237.98			\$37.13	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	28		\$208.33	\$246.84			\$38.51	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	29		\$214.46	\$254.11			\$39.65	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	30		\$217.53	\$257.75			\$40.22	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	31		\$222.13	\$263.20			\$41.07	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	32		\$226.73	\$268.64			\$41.91	18.48%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	33		\$229.60	\$272.06			\$42.46	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	34		\$232.67	\$275.68			\$43.01	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	35		\$234.20	\$277.50			\$43.30	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	36		\$235.74	\$279.32			\$43.58	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	37		\$237.27	\$281.14			\$43.87	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	38		\$238.80	\$282.95			\$44.15	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	39		\$241.87	\$286.59			\$44.72	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	40		\$262.86	\$311.45			\$48.59	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	41		\$269.01	\$318.75			\$49.74	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	42		\$275.50	\$326.43			\$50.93	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	43		\$284.43	\$337.02			\$52.59	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	44		\$295.69	\$350.37			\$54.68	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	45		\$309.15	\$366.31			\$57.16	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	46		\$325.35	\$385.50			\$60.15	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	47		\$343.98	\$407.57			\$63.59	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	48		\$365.63	\$433.23			\$67.60	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	49		\$388.21	\$459.98			\$71.77	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	50		\$409.08	\$484.72			\$75.64	18.49%

Plan ID	Plan Name	Metal Level	Age	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
FidiliD	rian Name	ivietai Levei	Age	Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	51		\$427.18	\$506.16			\$78.98	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	52		\$447.11	\$529.78			\$82.67	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	53		\$467.26	\$553.65			\$86.39	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	54		\$489.02	\$579.44			\$90.42	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	55		\$510.78	\$605.22			\$94.44	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	56		\$534.37	\$633.18			\$98.81	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	57		\$558.20	\$661.40			\$103.20	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	58		\$583.62	\$691.52			\$107.90	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	59		\$596.22	\$706.45			\$110.23	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	60		\$621.64	\$736.58			\$114.94	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	61		\$643.63	\$762.64			\$119.01	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	62		\$658.06	\$779.72			\$121.66	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	63		\$676.16	\$801.17			\$125.01	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	64		\$687.15	\$814.20			\$127.05	18.49%
76168DE0420001	Health Savings Blue EPO 6300 Rewards	Bronze	65 and over		\$687.15	\$814.20			\$127.05	18.49%
76168DE0640001	PCMH Blue EPO 900	Gold	0-20			\$226.59				
76168DE0640001	PCMH Blue EPO 900	Gold	21			\$365.75				
76168DE0640001	PCMH Blue EPO 900	Gold	22			\$365.75				
76168DE0640001	PCMH Blue EPO 900	Gold	23			\$365.75				
76168DE0640001	PCMH Blue EPO 900	Gold	24			\$365.75				
76168DE0640001	PCMH Blue EPO 900	Gold	25			\$367.22				
76168DE0640001	PCMH Blue EPO 900	Gold	26			\$374.52				
76168DE0640001	PCMH Blue EPO 900	Gold	27			\$383.31				
76168DE0640001	PCMH Blue EPO 900	Gold	28			\$397.57				
76168DE0640001	PCMH Blue EPO 900	Gold	29			\$409.27				
76168DE0640001	PCMH Blue EPO 900	Gold	30			\$415.13				
76168DE0640001	PCMH Blue EPO 900	Gold	31			\$423.91				
76168DE0640001	PCMH Blue EPO 900	Gold	32			\$432.68				
76168DE0640001	PCMH Blue EPO 900	Gold	33			\$438.17				
76168DE0640001	PCMH Blue EPO 900	Gold	34			\$444.02				
76168DE0640001	PCMH Blue EPO 900	Gold	35			\$446.95				
76168DE0640001	PCMH Blue EPO 900	Gold	36			\$449.87				
76168DE0640001	PCMH Blue EPO 900	Gold	37			\$452.80				
76168DE0640001	PCMH Blue EPO 900	Gold	38			\$455.73				

2112	No. No.		•	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
Plan ID	Plan Name	Metal Level	Age	Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0640001	PCMH Blue EPO 900	Gold	39			\$461.58				
76168DE0640001	PCMH Blue EPO 900	Gold	40			\$501.63				
76168DE0640001	PCMH Blue EPO 900	Gold	41			\$513.37				
76168DE0640001	PCMH Blue EPO 900	Gold	42			\$525.75				
76168DE0640001	PCMH Blue EPO 900	Gold	43			\$542.81				
76168DE0640001	PCMH Blue EPO 900	Gold	44			\$564.29				
76168DE0640001	PCMH Blue EPO 900	Gold	45			\$589.97				
76168DE0640001	PCMH Blue EPO 900	Gold	46			\$620.89				
76168DE0640001	PCMH Blue EPO 900	Gold	47			\$656.45				
76168DE0640001	PCMH Blue EPO 900	Gold	48			\$697.77				
76168DE0640001	PCMH Blue EPO 900	Gold	49			\$740.85				
76168DE0640001	PCMH Blue EPO 900	Gold	50			\$780.69				
76168DE0640001	PCMH Blue EPO 900	Gold	51			\$815.23				
76168DE0640001	PCMH Blue EPO 900	Gold	52			\$853.25				
76168DE0640001	PCMH Blue EPO 900	Gold	53			\$891.71				
76168DE0640001	PCMH Blue EPO 900	Gold	54			\$933.24				
76168DE0640001	PCMH Blue EPO 900	Gold	55			\$974.77				
76168DE0640001	PCMH Blue EPO 900	Gold	56			\$1,019.79				
76168DE0640001	PCMH Blue EPO 900	Gold	57			\$1,065.25				
76168DE0640001	PCMH Blue EPO 900	Gold	58			\$1,113.77				
76168DE0640001	PCMH Blue EPO 900	Gold	59			\$1,137.82				
76168DE0640001	PCMH Blue EPO 900	Gold	60			\$1,186.34				
76168DE0640001	PCMH Blue EPO 900	Gold	61			\$1,228.30				
76168DE0640001	PCMH Blue EPO 900	Gold	62			\$1,255.83				
76168DE0640001	PCMH Blue EPO 900	Gold	63			\$1,290.37				
76168DE0640001	PCMH Blue EPO 900	Gold	64			\$1,311.35				
76168DE0640001	PCMH Blue EPO 900	Gold	65 and over			\$1,311.35				
76168DE0640002	PCMH Blue EPO 1200	Gold	0-20			\$213.59				
76168DE0640002	PCMH Blue EPO 1200	Gold	21			\$344.78				
76168DE0640002	PCMH Blue EPO 1200	Gold	22			\$344.78				
76168DE0640002	PCMH Blue EPO 1200	Gold	23			\$344.78				
76168DE0640002	PCMH Blue EPO 1200	Gold	24			\$344.78				
76168DE0640002	PCMH Blue EPO 1200	Gold	25			\$346.16				
76168DE0640002	PCMH Blue EPO 1200	Gold	26			\$353.05				

Plan ID	Plan Name	Metal Level	Ago	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
Pidii ID		ivietai Levei	Age	Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0640002	PCMH Blue EPO 1200	Gold	27			\$361.33				
76168DE0640002	PCMH Blue EPO 1200	Gold	28			\$374.77				
76168DE0640002	PCMH Blue EPO 1200	Gold	29			\$385.81				
76168DE0640002	PCMH Blue EPO 1200	Gold	30			\$391.32				
76168DE0640002	PCMH Blue EPO 1200	Gold	31			\$399.60				
76168DE0640002	PCMH Blue EPO 1200	Gold	32			\$407.88				
76168DE0640002	PCMH Blue EPO 1200	Gold	33			\$413.04				
76168DE0640002	PCMH Blue EPO 1200	Gold	34			\$418.56				
76168DE0640002	PCMH Blue EPO 1200	Gold	35			\$421.32				
76168DE0640002	PCMH Blue EPO 1200	Gold	36			\$424.08				
76168DE0640002	PCMH Blue EPO 1200	Gold	37			\$426.84				
76168DE0640002	PCMH Blue EPO 1200	Gold	38			\$429.60				
76168DE0640002	PCMH Blue EPO 1200	Gold	39			\$435.11				
76168DE0640002	PCMH Blue EPO 1200	Gold	40			\$472.87				
76168DE0640002	PCMH Blue EPO 1200	Gold	41			\$483.93				
76168DE0640002	PCMH Blue EPO 1200	Gold	42			\$495.61				
76168DE0640002	PCMH Blue EPO 1200	Gold	43			\$511.68				
76168DE0640002	PCMH Blue EPO 1200	Gold	44			\$531.94				
76168DE0640002	PCMH Blue EPO 1200	Gold	45			\$556.15				
76168DE0640002	PCMH Blue EPO 1200	Gold	46			\$585.29				
76168DE0640002	PCMH Blue EPO 1200	Gold	47			\$618.81				
76168DE0640002	PCMH Blue EPO 1200	Gold	48			\$657.75				
76168DE0640002	PCMH Blue EPO 1200	Gold	49			\$698.38				
76168DE0640002	PCMH Blue EPO 1200	Gold	50			\$735.93				
76168DE0640002	PCMH Blue EPO 1200	Gold	51			\$768.48				
76168DE0640002	PCMH Blue EPO 1200	Gold	52			\$804.32				
76168DE0640002	PCMH Blue EPO 1200	Gold	53			\$840.58				
76168DE0640002	PCMH Blue EPO 1200	Gold	54			\$879.73				
76168DE0640002	PCMH Blue EPO 1200	Gold	55			\$918.88				
76168DE0640002	PCMH Blue EPO 1200	Gold	56			\$961.32				
76168DE0640002	PCMH Blue EPO 1200	Gold	57			\$1,004.17				
76168DE0640002	PCMH Blue EPO 1200	Gold	58			\$1,049.91				
76168DE0640002	PCMH Blue EPO 1200	Gold	59			\$1,072.57				
76168DE0640002	PCMH Blue EPO 1200	Gold	60			\$1,118.31				
76168DE0640002	PCMH Blue EPO 1200	Gold	61			\$1,157.87				

Plan ID	Plan Name	Metal Level	Λgo	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
Pian ID	Plati Name	- Wietai Levei	Age	Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0640002	PCMH Blue EPO 1200	Gold	62			\$1,183.83				
76168DE0640002	PCMH Blue EPO 1200	Gold	63			\$1,216.38				
76168DE0640002	PCMH Blue EPO 1200	Gold	64			\$1,236.16				
76168DE0640002	PCMH Blue EPO 1200	Gold	65 and over			\$1,236.16				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	0-20			\$176.79				,
76168DE0410013	Shared Cost Blue EPO 4000	Silver	21			\$285.37				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	22			\$285.37				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	23			\$285.37				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	24			\$285.37				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	25			\$286.51				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	26			\$292.22				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	27			\$299.06				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	28			\$310.20				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	29			\$319.33				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	30			\$323.90				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	31			\$330.75				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	32			\$337.59				ľ
76168DE0410013	Shared Cost Blue EPO 4000	Silver	33			\$341.88				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	34			\$346.44				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	35			\$348.73				ľ
76168DE0410013	Shared Cost Blue EPO 4000	Silver	36			\$351.00				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	37			\$353.29				,
76168DE0410013	Shared Cost Blue EPO 4000	Silver	38			\$355.57				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	39			\$360.13				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	40			\$391.39				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	41			\$400.55				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	42			\$410.21				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	43			\$423.51				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	44			\$440.28				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	45			\$460.31				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	46			\$484.44				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	47			\$512.17				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	48			\$544.42				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	49			\$578.04				

Plan ID	Plan Name	Metal Level	Age	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
FIGILID	Fian Name	ivictal Level	Age	Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0410013	Shared Cost Blue EPO 4000	Silver	50			\$609.12				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	51			\$636.06				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	52			\$665.74				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	53			\$695.75				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	54			\$728.15				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	55			\$760.54				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	56			\$795.67				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	57			\$831.15				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	58			\$869.00				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	59			\$887.76				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	60			\$925.61				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	61			\$958.35				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	62			\$979.84				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	63			\$1,006.79				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	64			\$1,023.16				
76168DE0410013	Shared Cost Blue EPO 4000	Silver	65 and over			\$1,023.16				
76168DE0640003	PCMH Blue EPO 2300	Silver	0-20			\$187.19				
76168DE0640003	PCMH Blue EPO 2300	Silver	21			\$302.15				
76168DE0640003	PCMH Blue EPO 2300	Silver	22			\$302.15				
76168DE0640003	PCMH Blue EPO 2300	Silver	23			\$302.15				
76168DE0640003	PCMH Blue EPO 2300	Silver	24			\$302.15				
76168DE0640003	PCMH Blue EPO 2300	Silver	25			\$303.36				
76168DE0640003	PCMH Blue EPO 2300	Silver	26			\$309.40				
76168DE0640003	PCMH Blue EPO 2300	Silver	27			\$316.65				
76168DE0640003	PCMH Blue EPO 2300	Silver	28			\$328.44				
76168DE0640003	PCMH Blue EPO 2300	Silver	29			\$338.11				
76168DE0640003	PCMH Blue EPO 2300	Silver	30			\$342.94				
76168DE0640003	PCMH Blue EPO 2300	Silver	31			\$350.19				
76168DE0640003	PCMH Blue EPO 2300	Silver	32			\$357.44				
76168DE0640003	PCMH Blue EPO 2300	Silver	33			\$361.98				
76168DE0640003	PCMH Blue EPO 2300	Silver	34			\$366.81				
76168DE0640003	PCMH Blue EPO 2300	Silver	35			\$369.23				
76168DE0640003	PCMH Blue EPO 2300	Silver	36			\$371.64				
76168DE0640003	PCMH Blue EPO 2300	Silver	37			\$374.06				

Plan ID	Plan Name	Metal Level	Λαο	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
Piali ID	Fian Name	ivietai Levei	Age	Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0640003	PCMH Blue EPO 2300	Silver	38			\$376.48				
76168DE0640003	PCMH Blue EPO 2300	Silver	39			\$381.31				
76168DE0640003	PCMH Blue EPO 2300	Silver	40			\$414.40				
76168DE0640003	PCMH Blue EPO 2300	Silver	41			\$424.10				
76168DE0640003	PCMH Blue EPO 2300	Silver	42			\$434.32				
76168DE0640003	PCMH Blue EPO 2300	Silver	43			\$448.42				
76168DE0640003	PCMH Blue EPO 2300	Silver	44			\$466.17				
76168DE0640003	PCMH Blue EPO 2300	Silver	45			\$487.38				
76168DE0640003	PCMH Blue EPO 2300	Silver	46			\$512.92				
76168DE0640003	PCMH Blue EPO 2300	Silver	47			\$542.29				
76168DE0640003	PCMH Blue EPO 2300	Silver	48			\$576.44				
76168DE0640003	PCMH Blue EPO 2300	Silver	49			\$612.02				
76168DE0640003	PCMH Blue EPO 2300	Silver	50			\$644.94				
76168DE0640003	PCMH Blue EPO 2300	Silver	51			\$673.46				
76168DE0640003	PCMH Blue EPO 2300	Silver	52			\$704.88				
76168DE0640003	PCMH Blue EPO 2300	Silver	53			\$736.65				
76168DE0640003	PCMH Blue EPO 2300	Silver	54			\$770.97				
76168DE0640003	PCMH Blue EPO 2300	Silver	55			\$805.27				
76168DE0640003	PCMH Blue EPO 2300	Silver	56			\$842.46				
76168DE0640003	PCMH Blue EPO 2300	Silver	57			\$880.02				ľ
76168DE0640003	PCMH Blue EPO 2300	Silver	58			\$920.10				
76168DE0640003	PCMH Blue EPO 2300	Silver	59			\$939.95				
76168DE0640003	PCMH Blue EPO 2300	Silver	60			\$980.04				
76168DE0640003	PCMH Blue EPO 2300	Silver	61			\$1,014.70				ľ
76168DE0640003	PCMH Blue EPO 2300	Silver	62			\$1,037.45				
76168DE0640003	PCMH Blue EPO 2300	Silver	63			\$1,065.98				
76168DE0640003	PCMH Blue EPO 2300	Silver	64			\$1,083.32				
76168DE0640003	PCMH Blue EPO 2300	Silver	65 and over			\$1,083.32				
76168DE0640004	PCMH Blue EPO 2800	Silver	0-20			\$180.47				
76168DE0640004	PCMH Blue EPO 2800	Silver	21			\$291.31				
76168DE0640004	PCMH Blue EPO 2800	Silver	22			\$291.31				
76168DE0640004	PCMH Blue EPO 2800	Silver	23			\$291.31				
76168DE0640004	PCMH Blue EPO 2800	Silver	24			\$291.31				
76168DE0640004	PCMH Blue EPO 2800	Silver	25			\$292.47				

Plan ID	Plan Name	Metal Level	Age	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
Tiuli 15	Tidil Nullic		∆Pc .	Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0640004	PCMH Blue EPO 2800	Silver	26			\$298.30				
76168DE0640004	PCMH Blue EPO 2800	Silver	27			\$305.29				
76168DE0640004	PCMH Blue EPO 2800	Silver	28			\$316.65				
76168DE0640004	PCMH Blue EPO 2800	Silver	29			\$325.97				
76168DE0640004	PCMH Blue EPO 2800	Silver	30			\$330.63				
76168DE0640004	PCMH Blue EPO 2800	Silver	31			\$337.62				
76168DE0640004	PCMH Blue EPO 2800	Silver	32			\$344.62				
76168DE0640004	PCMH Blue EPO 2800	Silver	33			\$348.98				
76168DE0640004	PCMH Blue EPO 2800	Silver	34			\$353.65				
76168DE0640004	PCMH Blue EPO 2800	Silver	35			\$355.97				
76168DE0640004	PCMH Blue EPO 2800	Silver	36			\$358.31				
76168DE0640004	PCMH Blue EPO 2800	Silver	37			\$360.64				
76168DE0640004	PCMH Blue EPO 2800	Silver	38			\$362.96				
76168DE0640004	PCMH Blue EPO 2800	Silver	39			\$367.63				
76168DE0640004	PCMH Blue EPO 2800	Silver	40			\$399.53				
76168DE0640004	PCMH Blue EPO 2800	Silver	41			\$408.88				
76168DE0640004	PCMH Blue EPO 2800	Silver	42			\$418.75				
76168DE0640004	PCMH Blue EPO 2800	Silver	43			\$432.32				
76168DE0640004	PCMH Blue EPO 2800	Silver	44			\$449.44				
76168DE0640004	PCMH Blue EPO 2800	Silver	45			\$469.89				
76168DE0640004	PCMH Blue EPO 2800	Silver	46			\$494.51				ľ
76168DE0640004	PCMH Blue EPO 2800	Silver	47			\$522.82				ľ
76168DE0640004	PCMH Blue EPO 2800	Silver	48			\$555.75				•
76168DE0640004	PCMH Blue EPO 2800	Silver	49			\$590.06				ľ
76168DE0640004	PCMH Blue EPO 2800	Silver	50			\$621.79				ľ
76168DE0640004	PCMH Blue EPO 2800	Silver	51			\$649.29				•
76168DE0640004	PCMH Blue EPO 2800	Silver	52			\$679.58				ľ
76168DE0640004	PCMH Blue EPO 2800	Silver	53			\$710.22				ľ
76168DE0640004	PCMH Blue EPO 2800	Silver	54			\$743.29				
76168DE0640004	PCMH Blue EPO 2800	Silver	55			\$776.37				
76168DE0640004	PCMH Blue EPO 2800	Silver	56			\$812.22				
76168DE0640004	PCMH Blue EPO 2800	Silver	57			\$848.44				
76168DE0640004	PCMH Blue EPO 2800	Silver	58			\$887.07				
76168DE0640004	PCMH Blue EPO 2800	Silver	59			\$906.22				
76168DE0640004	PCMH Blue EPO 2800	Silver	60			\$944.87				

Plan ID	Plan Name	Metal Level	Λgo	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
Piali ID		- Wietai Levei	Age	Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0640004	PCMH Blue EPO 2800	Silver	61			\$978.29				
76168DE0640004	PCMH Blue EPO 2800	Silver	62			\$1,000.22				
76168DE0640004	PCMH Blue EPO 2800	Silver	63			\$1,027.73				,
76168DE0640004	PCMH Blue EPO 2800	Silver	64			\$1,044.44				,
76168DE0640004	PCMH Blue EPO 2800	Silver	65 and over			\$1,044.44				
76168DE0630001	HDHP Blue EPO 6850	Bronze	0-20			\$135.15				
76168DE0630001	HDHP Blue EPO 6850	Bronze	21			\$218.15				
76168DE0630001	HDHP Blue EPO 6850	Bronze	22			\$218.15				
76168DE0630001	HDHP Blue EPO 6850	Bronze	23			\$218.15				
76168DE0630001	HDHP Blue EPO 6850	Bronze	24			\$218.15				
76168DE0630001	HDHP Blue EPO 6850	Bronze	25			\$219.02				
76168DE0630001	HDHP Blue EPO 6850	Bronze	26			\$223.39				
76168DE0630001	HDHP Blue EPO 6850	Bronze	27			\$228.63				
76168DE0630001	HDHP Blue EPO 6850	Bronze	28			\$237.13				
76168DE0630001	HDHP Blue EPO 6850	Bronze	29			\$244.11				
76168DE0630001	HDHP Blue EPO 6850	Bronze	30			\$247.60				
76168DE0630001	HDHP Blue EPO 6850	Bronze	31			\$252.84				
76168DE0630001	HDHP Blue EPO 6850	Bronze	32			\$258.07				
76168DE0630001	HDHP Blue EPO 6850	Bronze	33			\$261.34				
76168DE0630001	HDHP Blue EPO 6850	Bronze	34			\$264.84				
76168DE0630001	HDHP Blue EPO 6850	Bronze	35			\$266.58				
76168DE0630001	HDHP Blue EPO 6850	Bronze	36			\$268.32				
76168DE0630001	HDHP Blue EPO 6850	Bronze	37			\$270.07				
76168DE0630001	HDHP Blue EPO 6850	Bronze	38			\$271.82				
76168DE0630001	HDHP Blue EPO 6850	Bronze	39			\$275.30				
76168DE0630001	HDHP Blue EPO 6850	Bronze	40			\$299.20				
76168DE0630001	HDHP Blue EPO 6850	Bronze	41			\$306.20				
76168DE0630001	HDHP Blue EPO 6850	Bronze	42			\$313.58				
76168DE0630001	HDHP Blue EPO 6850	Bronze	43			\$323.76				
76168DE0630001	HDHP Blue EPO 6850	Bronze	44			\$336.57				
76168DE0630001	HDHP Blue EPO 6850	Bronze	45			\$351.89				
76168DE0630001	HDHP Blue EPO 6850	Bronze	46			\$370.33				
76168DE0630001	HDHP Blue EPO 6850	Bronze	47			\$391.53				
76168DE0630001	HDHP Blue EPO 6850	Bronze	48			\$416.18				

Plan ID	Plan Name	Metal Level	Age	2014 Individual	2015 Individual	2016 Individual	Y1-Y2 Tobacco	Y1-Y2 Tobacco	Y2-Y3 Tobacco	Y2-Y3 Tobacco
				Tobacco Rate	Tobacco Rate	Tobacco Rate	Rate Change (\$)	Rate Change (%)	Rate Change (\$)	Rate Change (%)
76168DE0630001	HDHP Blue EPO 6850	Bronze	49			\$441.88				
76168DE0630001	HDHP Blue EPO 6850	Bronze	50			\$465.63				
76168DE0630001	HDHP Blue EPO 6850	Bronze	51			\$486.24				
76168DE0630001	HDHP Blue EPO 6850	Bronze	52			\$508.91				
76168DE0630001	HDHP Blue EPO 6850	Bronze	53			\$531.86				
76168DE0630001	HDHP Blue EPO 6850	Bronze	54			\$556.63				
76168DE0630001	HDHP Blue EPO 6850	Bronze	55			\$581.40				
76168DE0630001	HDHP Blue EPO 6850	Bronze	56			\$608.25				
76168DE0630001	HDHP Blue EPO 6850	Bronze	57			\$635.37				
76168DE0630001	HDHP Blue EPO 6850	Bronze	58			\$664.31				
76168DE0630001	HDHP Blue EPO 6850	Bronze	59			\$678.65				
76168DE0630001	HDHP Blue EPO 6850	Bronze	60			\$707.58				
76168DE0630001	HDHP Blue EPO 6850	Bronze	61			\$732.61				
76168DE0630001	HDHP Blue EPO 6850	Bronze	62			\$749.04				
76168DE0630001	HDHP Blue EPO 6850	Bronze	63			\$769.63				
76168DE0630001	HDHP Blue EPO 6850	Bronze	64			\$782.15				
76168DE0630001	HDHP Blue EPO 6850	Bronze	65 and over			\$782.15				